

FIGURE 1

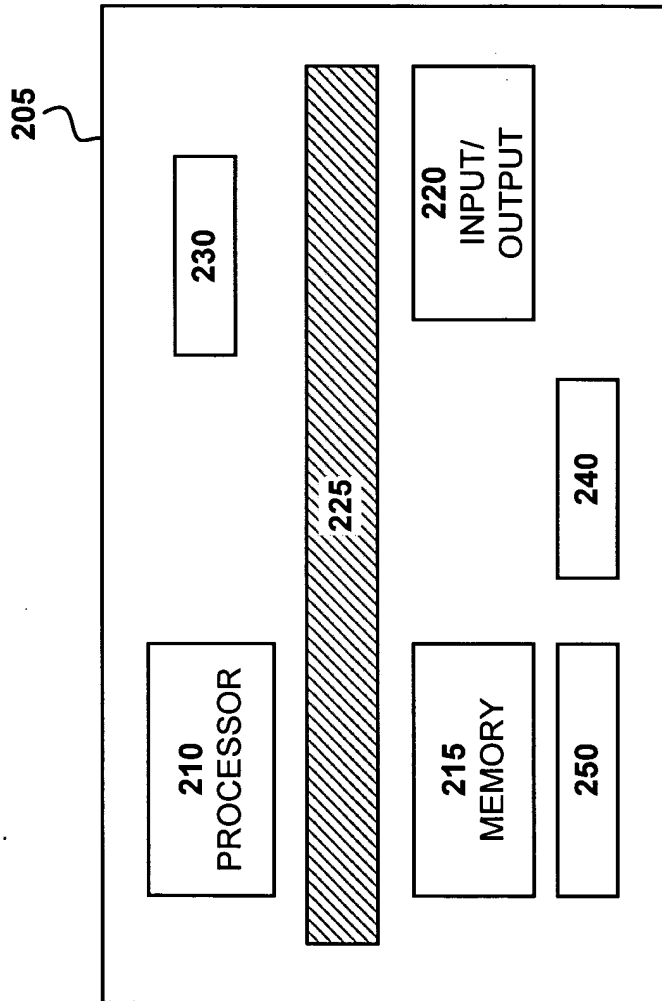


FIGURE 2

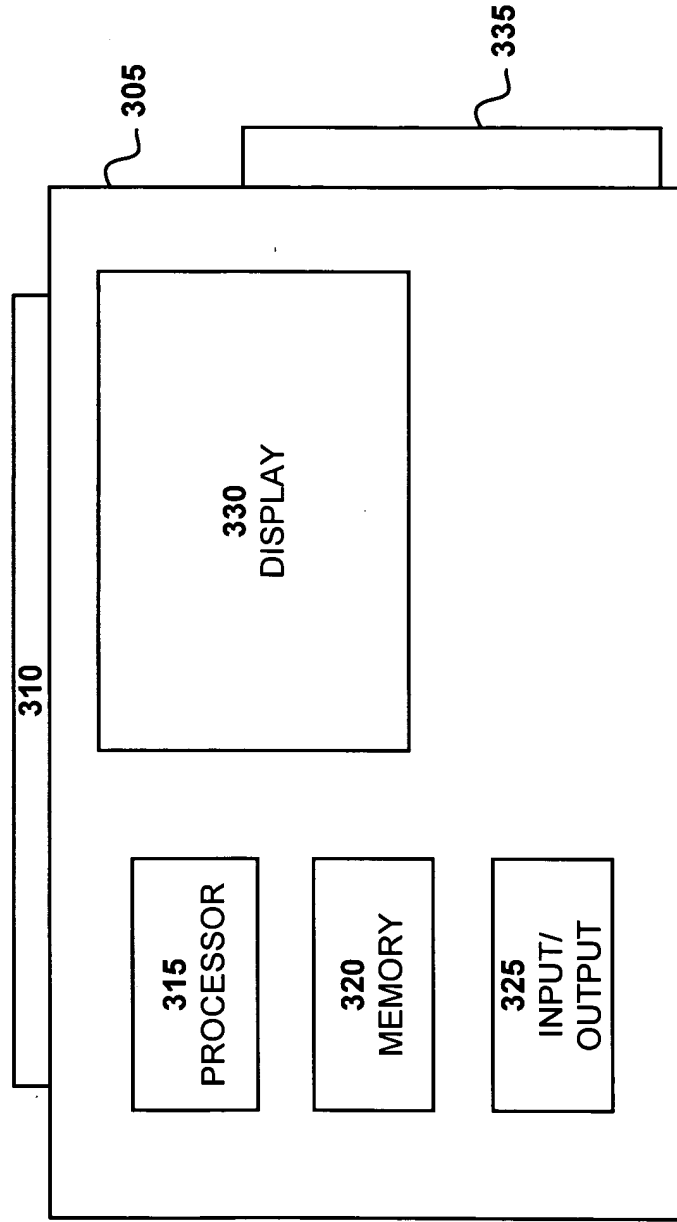


FIGURE 3

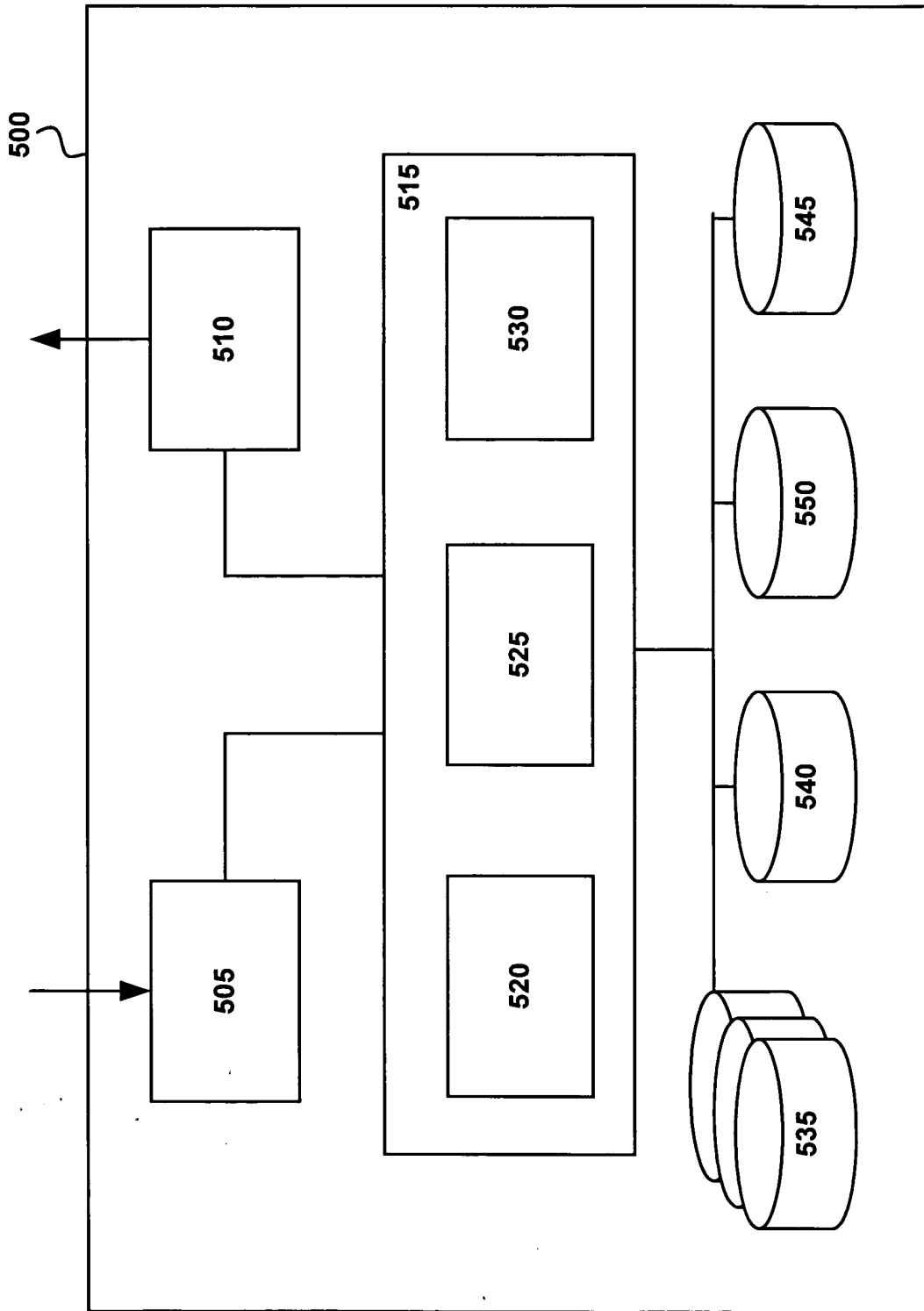


FIGURE 5

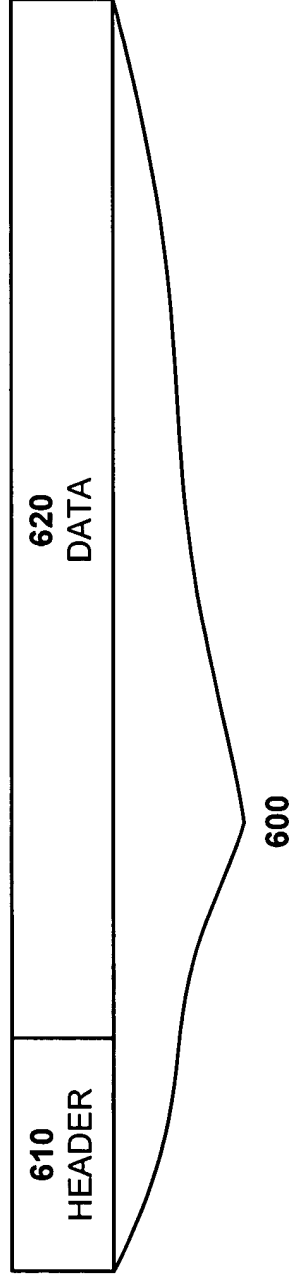


FIGURE 6



610
HEADER

1. SOURCE(S) / AUTHOR(S)
2. LOCATION HISTORY
3. LAST LOCATION
4. PAYMENT AMOUNT / SPLIT
5. ENCRYPTION
6. SUFFICIENT FUNDS
7. VERIFICATION

FIGURE 7

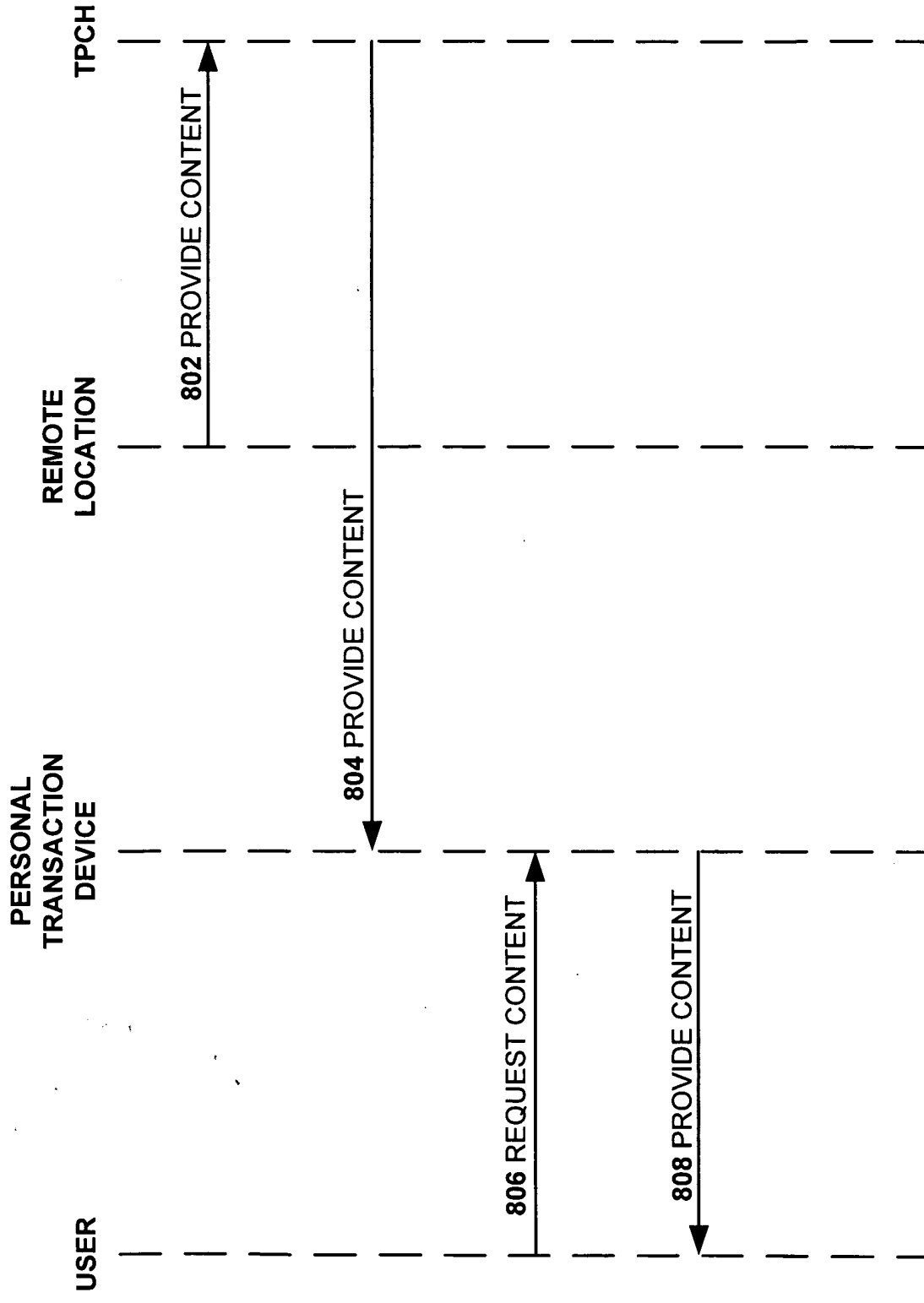


FIGURE 8A

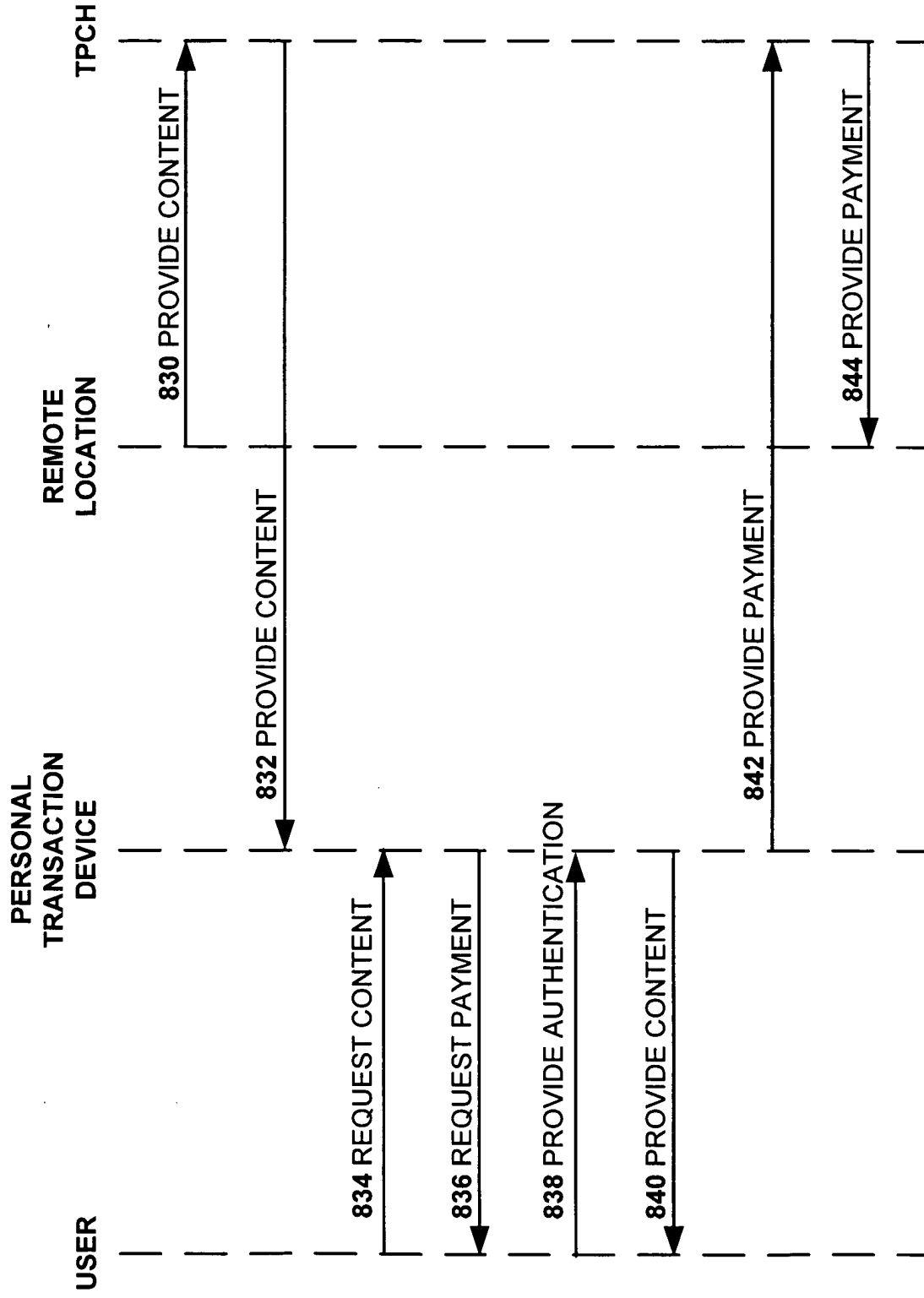


FIGURE 8B

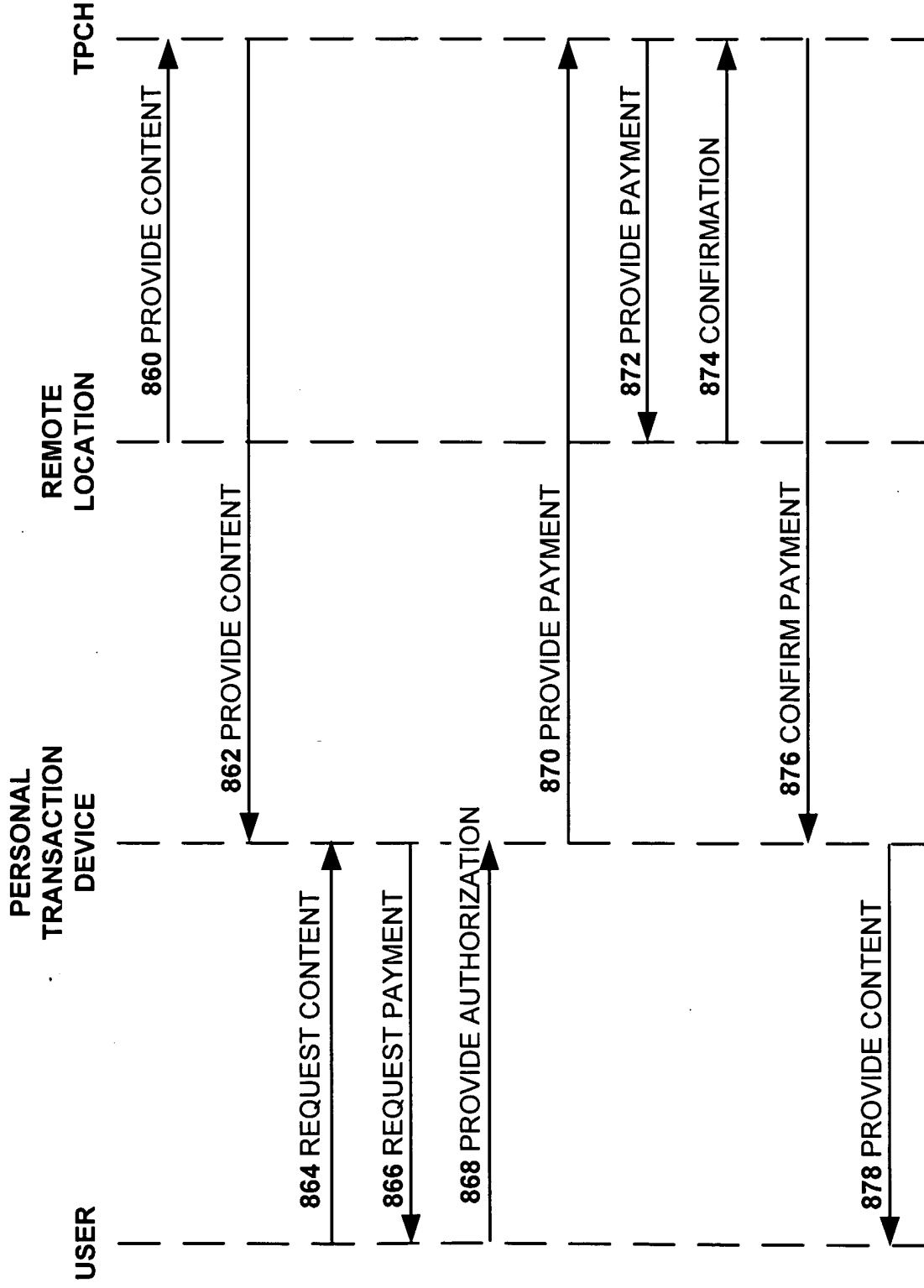


FIGURE 8C



PERSONAL
TRANSACTION
DEVICE #2

TPCH

REMOTE
LOCATION

PERSONAL
TRANSACTION
DEVICE #1

USER

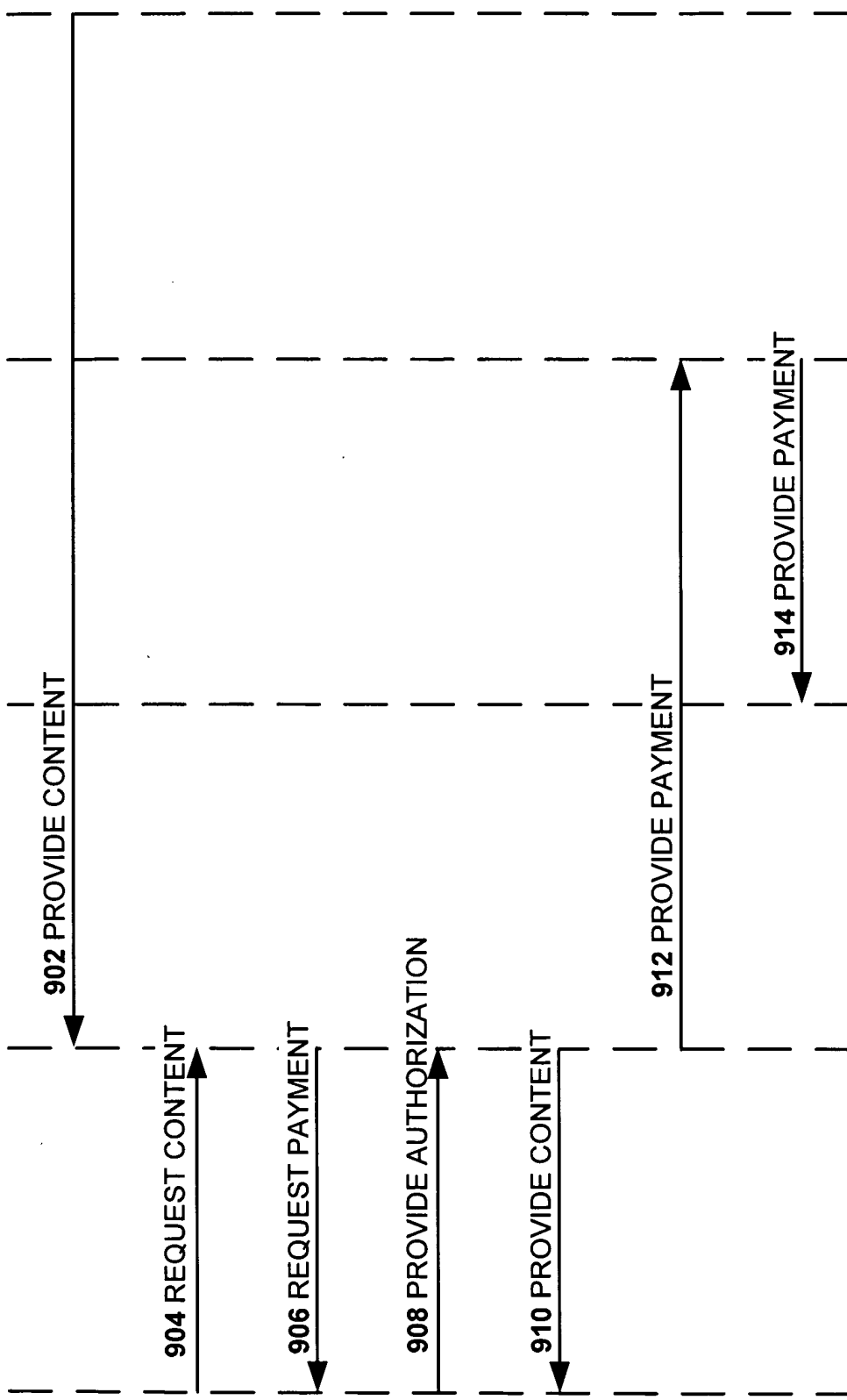


FIGURE 9A



PERSONAL
TRANSACTION
DEVICE #2

TPCH

REMOTE
LOCATION

PERSONAL
TRANSACTION
DEVICE #1

USER

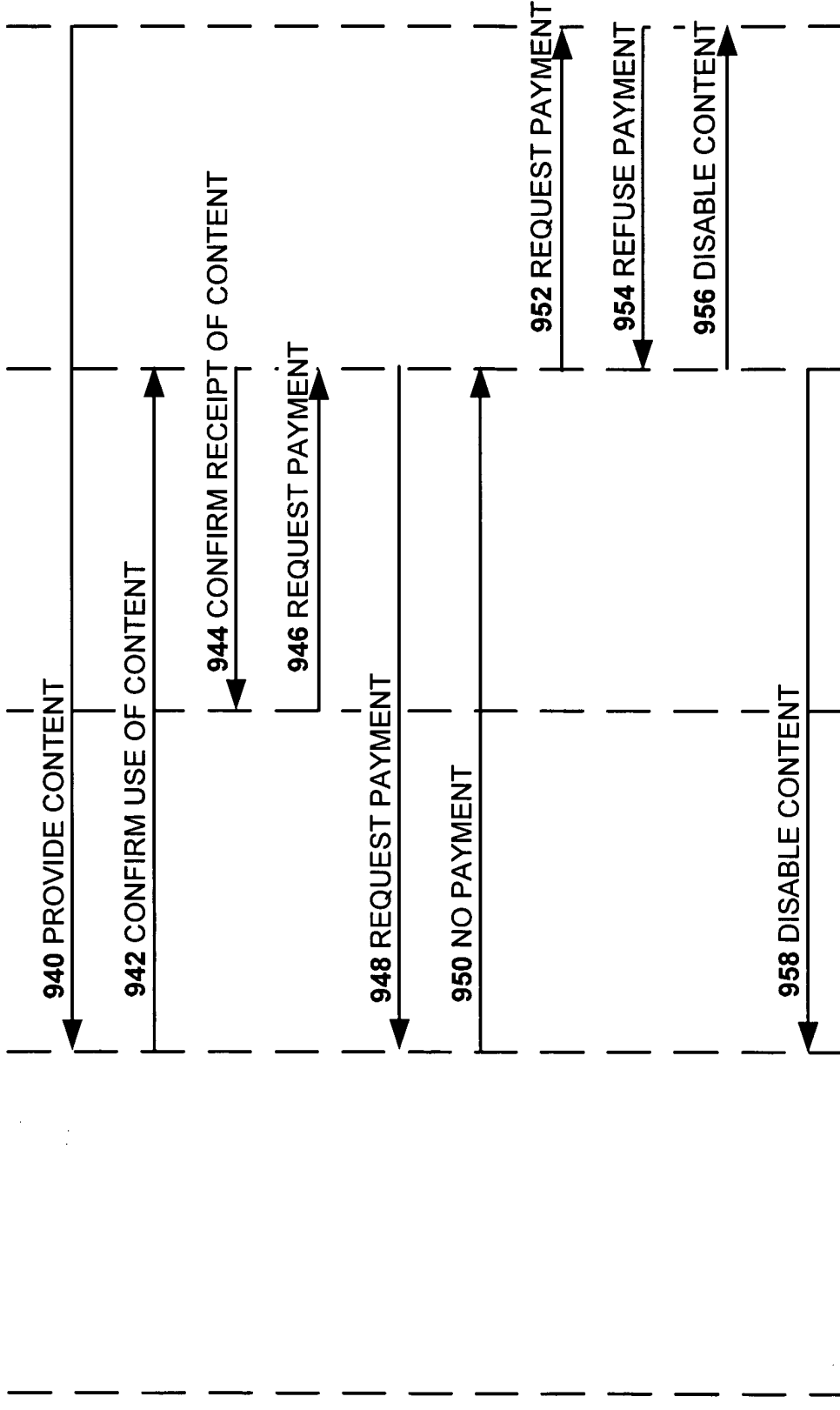


FIGURE 9B

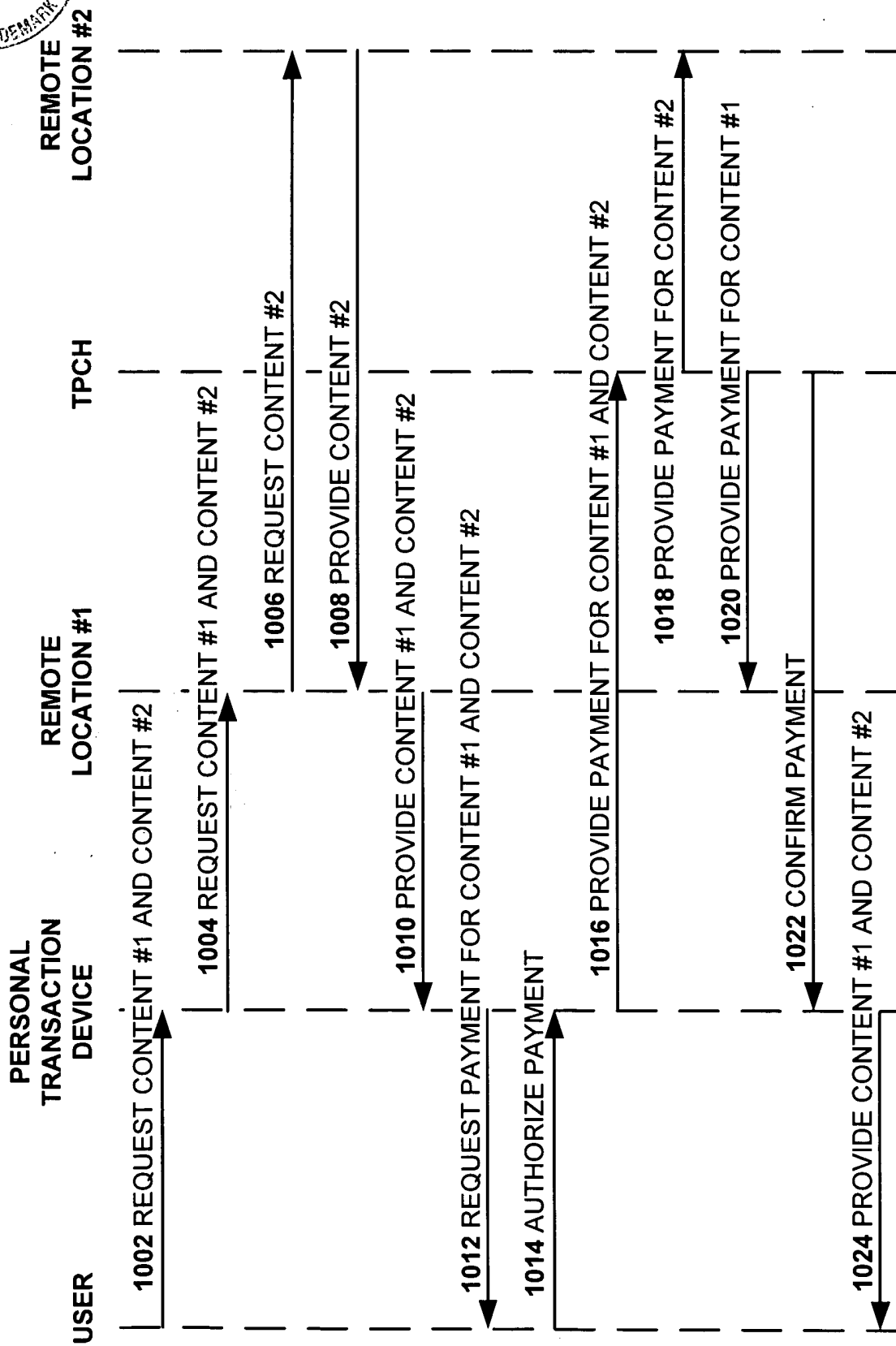


FIGURE 10